

**DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN
APPLICATION DATA SHEET (37 CFR 1.76)**

Electronic Version v11

Stylesheet Version v10

Title of Invention	SYSTEMS, METHODS, AND DEVICES FOR SELLING TRANSACTION ACCOUNTS										
<p>As the below named inventors, we declare that:</p> <p>This declaration is directed to the invention titled: " SYSTEMS, METHODS, AND DEVICES FOR SELLING TRANSACTION ACCOUNTS"</p> <p>We believe that we are the original and first inventors of the subject matter which is claimed and for which a patent is sought;</p> <p>We have reviewed and understand the contents of the above-identified application, including the claims, as amended by any amendment specifically referred to above;</p> <p>We acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to us to be material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT International filing date of the continuation-in-part application.</p> <p>All statements made herein of own knowledge are true, all statements made herein on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001, and may jeopardize the validity of the application or any patent issuing thereon.</p>											
<p>FULL NAME OF INVENTORS:</p> <table border="1" style="width: 100%; border-collapse: collapse;"><tr><td style="width: 50%; padding: 5px;">Inventor 1: Rachel Heitz</td><td style="width: 50%; padding: 5px;">Inventor</td></tr><tr><td style="padding: 5px;">Signature : /RH</td><td style="padding: 5px;">Citizen of : US</td></tr><tr><td style="padding: 5px;">Inventor 2: Stephen Howland</td><td style="padding: 5px;">Inventor</td></tr><tr><td style="padding: 5px;">Signature : /SH</td><td style="padding: 5px;">Citizen of : US</td></tr><tr><td style="padding: 5px;">Inventor 3: Dave Lamb</td><td style="padding: 5px;">Inventor</td></tr></table>		Inventor 1: Rachel Heitz	Inventor	Signature : /RH	Citizen of : US	Inventor 2: Stephen Howland	Inventor	Signature : /SH	Citizen of : US	Inventor 3: Dave Lamb	Inventor
Inventor 1: Rachel Heitz	Inventor										
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Inventor 2: Stephen Howland	Inventor										
Signature : /SH	Citizen of : US										
Inventor 3: Dave Lamb	Inventor										

Signature : /CP	Citizen of : US
Inventor 4: Jeffrey Peterson	Inventor
Signature : /JR	Citizen of : US
Inventor 5: Caroline Philpott	Inventor
Signature : /CP	Citizen of : US
Inventor 6: John Rose	Inventor
Signature : /JR	Citizen of : US
Inventor 7: Scott Scovel	Inventor
Signature : /SS	Citizen of : US

**IN THE UNITED STATES PATENT
AND TRADEMARK OFFICE**

-- PATENT --

Inventor(s): Rachel Heitz Stephen Howland Dave Lamb Jeffrey Peterson Caroline Philpott John Rose Scott Scovel	Docket No.: 60655.4200
Serial No.: TBA	Group Art Unit: TBA
Filing Date: January 12, 2004	Examiner: TBA
Title: SYSTEMS, METHODS, AND DEVICES FOR SELLING TRANSACTION ACCOUNTS	Confirmation No.: TBA

DECLARATION FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

SYSTEMS, METHODS, AND DEVICES FOR SELLING TRANSACTION ACCOUNTS

the specification of which is attached hereto or was filed on _____ as
Application Serial No. _____ and was amended on _____ (if
applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below, and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or

PCT International application having a filing date before that of the application on which priority is claimed.

Prior Foreign
Application(s)

Priority Not Claimed

N/A

[X]

Number

Country

Filing Date

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below:

60/541,495

10/15/2003

Application Number

Filing Date

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

N/A

Application Number

Filing Date

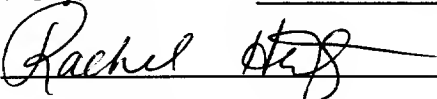
Status (Patent, Pending, Abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

In the event that the Application Number and/or filing date is not available when this Declaration is executed, I hereby authorize and request any attorney associated with the Snell & Wilmer, L.L.P., Customer No. 20322, to insert above the filing date and/or the application number of said application when known.

Full name of sole or first joint inventor: Rachel Heitz

Inventor's signature:



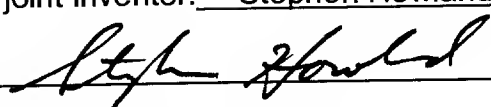
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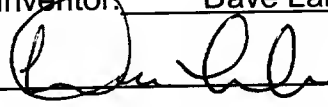
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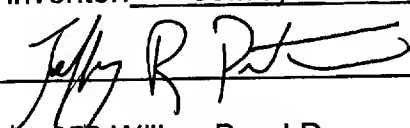
City/State: West Jordan, UT

Zip Code: 84088

Citizenship United States

Full name of second joint inventor: Stephen Howland
Inventor's signature:  Date: 12-31-03
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Citizenship: United States

Full name of third joint inventor: Dave Lamb
Inventor's signature:  Date: 1/5/04
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Citizenship: United States

Full name of fourth joint inventor: Jeffrey Peterson
Inventor's signature:  Date: 01/05/07
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Citizenship: United States

Full name of fifth joint inventor: Caroline Philpott
Inventor's signature: _____ Date: _____
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Citizenship: United States and United Kingdom of Great Britain

Full name of sixth joint inventor: John Rose

Full name of second joint inventor: Stephen Howland

Inventor's signature: _____ Date: _____

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City/State: Sandy, UT Zip Code: 84094

Citizenship: United States

Full name of third joint inventor: Dave Lamb

Inventor's signature: _____ Date: _____

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City/State: West Jordan, UT Zip Code: 84084

Citizenship: United States

Full name of fourth joint inventor: Jeffrey Peterson

Inventor's signature: _____ Date: _____

Residence Address: 659 Willow Bend Dr.

City/State: Centerville, UT Zip Code: 84014

Citizenship: United States

Full name of fifth joint inventor: Caroline Philpott

Inventor's signature: Caroline Philpott Date: 11/17/04

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City/State: New York, NY Zip Code: 10024

Citizenship: United States and United Kingdom of Great Britain

Full name of sixth joint inventor: John Rose

Inventor's signature: John L. Roe Date: 1/5/04

Residence Address: 1751 N. Fort Lane

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Citizenship: United States

Full name of seventh joint inventor: Scott Scovel

Inventor's signature: _____ Date: _____

Residence Address: 31 River Court, #1005

City/State: Jersey City, NJ Zip Code: 07310

Citizenship: United States

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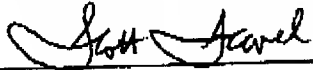
Inventor's signature: _____ Date: _____

Residence Address: 1751 N. Fort Lane

City/State: Layton, UT Zip Code: 84041

Citizenship: United States

Full name of seventh joint inventor: Scott Scovel

Inventor's signature:  Date: 1/6/04

Residence Address: 31 River Court, #1005

City/State: Jersey City, NJ Zip Code: 07310

Citizenship: United States